

**SNAPSHOT of HOME Program Performance--As of 03/31/09**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): Bergen County

State: NJ

PJ's Total HOME Allocation Received: \$49,731,044

PJ's Size Grouping\*: B

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):**		
					Group	B	Overall
<b>Program Progress:</b>			PJs in State: <div>27</div>				
% of Funds Committed	<div>95.52 %</div>	<div>91.23 %</div>	<div>4</div>	<div>91.92 %</div>	<div>82</div>	<div>80</div>	
% of Funds Disbursed	<div>86.49 %</div>	<div>80.86 %</div>	<div>10</div>	<div>82.65 %</div>	<div>61</div>	<div>59</div>	
Leveraging Ratio for Rental Activities	<div>1.5</div>	<div>4.8</div>	<div>23</div>	<div>4.67</div>	<div>19</div>	<div>22</div>	
% of Completed Rental Disbursements to All Rental Commitments***	<div>92.22 %</div>	<div>85.76 %</div>	<div>16</div>	<div>81.09 %</div>	<div>44</div>	<div>42</div>	
% of Completed CHDO Disbursements to All CHDO Reservations***	<div>74.75 %</div>	<div>63.94 %</div>	<div>9</div>	<div>68.72 %</div>	<div>54</div>	<div>53</div>	
<b>Low-Income Benefit:</b>							
% of 0-50% AMI Renters to All Renters	<div>72.05 %</div>	<div>82.92 %</div>	<div>23</div>	<div>79.93 %</div>	<div>21</div>	<div>22</div>	
% of 0-30% AMI Renters to All Renters***	<div>44.36 %</div>	<div>44.85 %</div>	<div>17</div>	<div>44.94 %</div>	<div>49</div>	<div>46</div>	
<b>Lease-Up:</b>							
% of Occupied Rental Units to All Completed Rental Units***	<div>83.08 %</div>	<div>96.10 %</div>	<div>26</div>	<div>94.87 %</div>	<div>7</div>	<div>9</div>	
<b>Overall Ranking:</b>			In State: <div>19 / 27</div>		Nationally: <div>31</div> <div>36</div>		
<b>HOME Cost Per Unit and Number of Completed Units:</b>							
Rental Unit	<div>\$43,474</div>	<div>\$27,243</div>		<div>\$25,717</div>	<div>390</div> Units	<div>25.70 %</div>	
Homebuyer Unit	<div>\$45,141</div>	<div>\$16,698</div>		<div>\$14,669</div>	<div>359</div> Units	<div>23.70 %</div>	
Homeowner-Rehab Unit	<div>\$0</div>	<div>\$15,248</div>		<div>\$20,391</div>	<div>0</div> Units	<div>0.00 %</div>	
TBRA Unit	<div>\$7,632</div>	<div>\$8,105</div>		<div>\$3,201</div>	<div>766</div> Units	<div>50.60 %</div>	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Bergen County NJ

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$68,520	\$173,836	\$0
<b>State:*</b>	\$104,190	\$93,818	\$17,134
<b>National:**</b>	\$91,120	\$73,223	\$23,149

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 1.4 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 1.11

	Rental %	Homebuyer %	Homeowner %	TBRA %		Rental %	Homebuyer %	Homeowner %	TBRA %
<b>RACE:</b>					<b>HOUSEHOLD TYPE:</b>				
White:	<span style="border: 1px solid black; padding: 2px;">70.3</span>	<span style="border: 1px solid black; padding: 2px;">46.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">54.8</span>	Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">43.4</span>	<span style="border: 1px solid black; padding: 2px;">14.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">18.3</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">20.2</span>	<span style="border: 1px solid black; padding: 2px;">19.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">29.8</span>	Elderly:	<span style="border: 1px solid black; padding: 2px;">38.5</span>	<span style="border: 1px solid black; padding: 2px;">1.7</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">37.2</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">1.5</span>	<span style="border: 1px solid black; padding: 2px;">2.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.5</span>	Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">10.4</span>	<span style="border: 1px solid black; padding: 2px;">38.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">30.7</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.4</span>	Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">4.3</span>	<span style="border: 1px solid black; padding: 2px;">43.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">5.6</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	Other:	<span style="border: 1px solid black; padding: 2px;">3.4</span>	<span style="border: 1px solid black; padding: 2px;">2.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">8.2</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">2.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">3.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.0</span>					
<b>ETHNICITY:</b>									
Hispanic	<span style="border: 1px solid black; padding: 2px;">6.7</span>	<span style="border: 1px solid black; padding: 2px;">25.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">13.4</span>					
<b>HOUSEHOLD SIZE:</b>					<b>SUPPLEMENTAL RENTAL ASSISTANCE:</b>				
1 Person:	<span style="border: 1px solid black; padding: 2px;">74.6</span>	<span style="border: 1px solid black; padding: 2px;">12.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">43.6</span>	Section 8:	<span style="border: 1px solid black; padding: 2px;">14.1</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span> <sup>#</sup>		
2 Persons:	<span style="border: 1px solid black; padding: 2px;">15.0</span>	<span style="border: 1px solid black; padding: 2px;">25.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">25.2</span>	HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">13.5</span>			
3 Persons:	<span style="border: 1px solid black; padding: 2px;">4.0</span>	<span style="border: 1px solid black; padding: 2px;">21.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">13.8</span>	Other:	<span style="border: 1px solid black; padding: 2px;">10.4</span>			
4 Persons:	<span style="border: 1px solid black; padding: 2px;">3.7</span>	<span style="border: 1px solid black; padding: 2px;">27.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">9.9</span>	No Assistance:	<span style="border: 1px solid black; padding: 2px;">62.1</span>			
5 Persons:	<span style="border: 1px solid black; padding: 2px;">1.5</span>	<span style="border: 1px solid black; padding: 2px;">8.7</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">4.7</span>					
6 Persons:	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">2.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.3</span>					
7 Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>					
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.3</span>	<b># of Section 504 Compliant Units / Completed Units Since 2001</b>			<span style="border: 1px solid black; padding: 2px;">9</span>	

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Bergen County

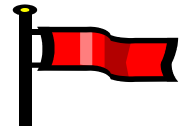
State: NJ

Group Rank: 31  
(Percentile)

State Rank: 19 / 27 PJs

Overall Rank: 36  
(Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.84%	92.22	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.80%	74.75	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	72.05	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.38%	83.08	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.360	1.98	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

Page 3

